

4-3052
07-02

A G R E E M E N T

between

Bloomfield Board of Education

and

Bloomfield Public Schools Service Association

July 1, 1969 to June 30, 1970

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1- PREAMBLE

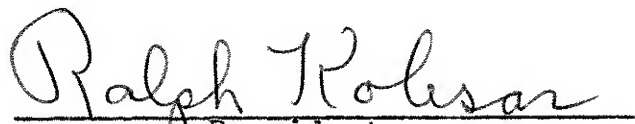
This Agreement of twenty (20) pages entered into this 19th day of November, 1969, by and between the Board of Education of the Town of Bloomfield, New Jersey, hereinafter called the "Board" and the Bloomfield Public Schools Service Association, hereinafter called the "Association" is for the school fiscal year beginning July 1, 1969 and ending June 30, 1970 and is in accordance with Chapter 303, Laws of 1968.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals or caused this instrument to be duly executed by their proper officers and their seal affixed, the day and year first above written.



President

Bloomfield Board of Education



President

Bloomfield Public Schools Service Association

Attest:



Secretary

Bloomfield Board of Education



Secretary

Bloomfield Public Schools Service Association

2- RECOGNITION

WHEREAS, the Bloomfield Public Schools Service Association has submitted a list of members by name, numbering fifty-one out of a total of fifty-six staff persons on the custodial and maintenance salary guides, and

WHEREAS, Chapter 303 of the laws of 1968 provides that an association which enrolls the majority of public employees in specific category of employment is the legal negotiating unit for such employees, and

WHEREAS, this list of members has been verified by an examination of the signature of each member with the official payroll of the Bloomfield Board of Education, now, therefore, be it

RESOLVED, that the Bloomfield Board of Education recognizes the Bloomfield Public Schools Service Association as the official negotiating unit for those persons on the custodial and maintenance salary guides who are under contract to the Bloomfield Board of Education for the school year 1968-1969.

I, Robert E. Morris, Secretary of the Board of Education of the Town of Bloomfield, in Essex County, New Jersey, do hereby certify that the above is a true copy of the resolution adopted by the Board of Education of the Town of Bloomfield, in Essex County, New Jersey, at a regular meeting of the Board held on the 18th day of December 1968.



Robert E. Morris, Secretary

3- NEGOTIATION PROCEDURE

- A. The parties agree to enter into collective negotiations in accordance with Chapter 303, Public Laws of 1968 in a good faith effort to reach an agreement on matters concerned with the terms and conditions of custodial, grounds and maintenance employees employment and grievance procedures. Such negotiations shall begin not later than November 1 of the calendar year preceding the school fiscal year in which this Agreement shall be in effect. Any agreement so negotiated shall apply to all custodial, grounds, and maintenance personnel, be reduced to writing and be signed by the Board and the Association.
- B. During negotiations, the Board and the Association shall present relevant data, exchange points of view and make proposals and counterproposals. The Board shall make available to the Association for inspection, records deemed to be pertinent to the conditions of employment except those defined as classified and confidential by the State Department of Education. Not later than January 15 of each year, the Board shall provide the Association with a tentative budget figure for the next school fiscal year.
- C. Neither party in any negotiations shall have any control over the selection of the negotiating representatives of the other party. The parties mutually pledge that their representatives shall be authorized to make proposals, consider proposals, and make counterproposals in the course of negotiations; however, final authority to approve proposals shall rest with the Board of Education and the Bloomfield Public Schools Service Association according to the Constitution and By-Laws of the Association.
- D. The representatives of the Board and the representatives of the Association's negotiating committee shall meet upon request for the purpose of reviewing the administration of the Agreement, and to resolve problems that may arise. These meetings are not intended to bypass the grievance procedure.
 - 1. Each party shall submit to the other, in writing, at least seven (7) days prior to the meeting, an agenda covering matters they wish to discuss.
 - 2. All meetings between the parties shall be scheduled to take place at a mutually convenient time.
 - 3. Should a mutually acceptable amendment to this Agreement be negotiated by the parties, it shall be reduced to writing and submitted to the Board and to the Association for consideration.
- E. This Agreement shall not be modified in whole or in part nor shall additional items be added by the parties except by an amendment in writing approved by the Board and the Association.

3-NEGOTIATION PROCEDURE (cont'd)

- F. If the Board and the Association are unable to agree, then either party may request of the other that the matter shall be submitted to advisory mediation. Such requests shall be in writing, and the acquiescence therein shall also be in writing. If either party refuses such request, the matter will be referred to the New Jersey Public Employment Relations Commission.

The Board and the Association each shall select an advisor and notify the other of the advisor selected within ten (10) work days after the request for advisory mediation. A third member, who shall be chairman, shall be named by the first two within ten (10) work days.

This advisory board shall report recommendations for settlement within ten (10) work days. The recommendations shall be submitted to both parties and shall be made public.

Each advisor shall be paid by the party selecting him, and the expense of the chairman shall be shared equally by the Board and the Association.

- G. In the event an agreement cannot be reached, the matter shall be referred to the New Jersey Public Employment Relations Commission for fact finding and/or advisory mediation.

4 -GRIEVANCE PROCEDURE

Definitions

1. A "grievance" is a claim based upon an event or condition which affects the welfare and/or terms and conditions of employment of an employee or group of employees and/or the interpretation, meaning or application of any of the provisions of this Agreement.
2. An "aggrieved person" is the person or persons making the claim.
3. A "party in interest" is the person or persons making the claim and any person who might be required to take action or against whom action might be taken in order to resolve the claim.
4. Two classes of grievances shall be considered:
 - a. A Class A grievance shall be an informal, personal, individual grievance. This grievance shall be one brought by an individual, and only an individual, in behalf of himself alone, in which the aggrieved person judges that his interests are best served by keeping the grievance confidential.
 - b. Class B grievances shall constitute all other grievances.

Purpose

1. The purpose of this procedure is to secure, at the lowest possible level, equitable solutions to the problems which may from time to time arise affecting the welfare or terms and conditions of employment of employees. Both parties agree that these proceedings will be kept as informal and confidential as may be appropriate at any level of the procedure.
2. Nothing herein contained shall be construed as limiting the right of any employee having a grievance to discuss the matter informally with any appropriate member of the administration, and having the grievance adjusted without intervention of the Association, provided the adjustment is not inconsistent with terms of this Agreement.

Procedure

Each employee has a right to be heard by his supervisor, principal, assistant superintendents, superintendent, and board of education, on conditions concerning his employment. It is understood that he will proceed through the levels outlined in this procedure.

4 - GRIEVANCE PROCEDURE (cont'd)

All employees, including grievant or grievants, shall continue under the direction of the superintendent and other administrators, regardless of the pendency of the grievance until such grievance is officially resolved. The continuance of duty will not constitute an agreement as to the disposition of the grievance.

It is the intent of both parties in interest to process all grievances as expeditiously as possible.

For Class A Grievances

Level 1

Any aggrieved person may present his grievance to his principal/supervisor. After discussion of the grievance, the principal/supervisor must reach a decision within six (6) work days of the date in which the grievance was presented.

Level 2

If no resolution has been reached at Level 1, the grievance may be submitted in writing to the superintendent of schools within ten (10) work days. The superintendent must rule on the grievance within ten (10) work days. If the superintendent does not deem the grievance personal enough to fall within the Class A grievance category, it may only be continued under the Class B category and shall be resumed at level 2.

Level 3

If no resolution has been reached at level 2, the grievance may be submitted in writing to the Board within ten (10) work days. The Board must rule on the grievance within fifteen (15) work days. A party in interest may not be represented by any minority organization nor shall the minority organization present or process his grievance.

For Class B Grievances

Rights of Employees to Representation.

Any party in interest may be represented at all stages of the grievance procedure by himself, or, at his option, by a representative selected or approved by the Association. When an employee is not represented by the Association, the Association shall have the right to be present and to state its views at all stages of the grievance procedure.

For Class B Grievances

Rights of Employees to Representation - cont'd

Level 1

Any aggrieved person must present his grievance to his principal/supervisor within thirty (30) work days of the occurrence. After discussion of the grievance, the principal/supervisor must reach a decision within six (6) work days of the date in which the grievance was presented.

Level 2

If no resolution has been reached after the six (6) work day period, the aggrieved person may present his grievance to the Association within ten (10) work days. This presentation must be made in writing. This presentation will be made for the purposes of studying the merit of the grievance and/or to see if the grievance can be resolved through the grievance committee. The grievance committee reserves the right to consult with the aggrieved person's principal/supervisor in order to facilitate resolution of said grievance. A decision must be reached at this level within six (6) work days.

Level 3

If no resolution has been reached at level 2, the grievance may be submitted in writing to the superintendent of schools within ten (10) work days. The superintendent must rule on the grievance within ten (10) work days. He shall respond, after hearings, within this period in a written communication, a copy of which shall be forwarded to the Association.

Level 4

If no resolution has been reached at level 3, the grievance may be submitted in writing to the Board within ten (10) work days. The Board must rule on the grievance within fifteen (15) work days. The Board shall respond in writing within this period to the individual or group presenting the grievance and shall inform the Association of its action.

Level 5

If level 4 does not result in resolution, the aggrieved person may request in writing within ten (10) work days that the Association, through the proper officers and/or committees, submit the grievance to mediation. If the Association feels that the grievance is meritorious, it may submit the grievance to mediation within ten (10) work days after receipt of this request by the aggrieved person.

For Class B Grievances

Rights of Employees to Representation - cont'd

Level 5 - cont'd

The Board and the Association will each name one advisor. A third member, who shall be chairman, shall be named by the first two.

This advisory board shall report recommendations for settlement within ten (10) work days. The recommendations shall be submitted to both parties and shall be made public.

Each advisor shall be paid by the party selecting him and the expense of the chairman shall be shared equally by the Board and the Association.

Level 6

If the grievance is not resolved, the grievance shall be presented to the New Jersey Public Employment Relations Commission for fact finding and/or advisory mediation.

Miscellaneous

1. If, in the judgment of the Association Grievance Committee, a grievance affects a group or class of employees, the Grievance Committee may submit such grievance in writing to the superintendent directly and the processing of such grievance shall be commenced at level 2. The Association Grievance Committee may process a grievance through all levels of the grievance procedure even though the aggrieved person does not wish to do so.
2. Decisions rendered at level 1 under Class B Grievances which are unsatisfactory to the aggrieved person, shall be in writing setting forth the decision and the reasons therefor and shall be transmitted promptly to all parties in interest and to the chairman of the appropriate association committee.
3. All documents, communications and records dealing with the processing of a grievance shall be filed in a separate grievance file and shall not be kept in the personnel file of any of the participants.
4. Forms for filing grievances, serving notices, taking appeals, making reports and recommendations, and other necessary documents shall be prepared jointly by the superintendent and the Association and given appropriate distribution so as to facilitate operation of the grievance procedure.
5. All meetings and hearings under this procedure shall not be conducted in public and shall include only such parties in interest and their designated or selected representatives, heretofore referred to in this section.

5-BOARD OF EDUCATION'S LEGAL PREROGATIVES

Nothing in this agreement shall be construed to diminish
or remove from the Bloomfield Board of Education, the
authority or responsibilities which are vested in it by
New Jersey Revised Statutes Title 18A.

6-CUSTODIAN AND MAINTENANCE CALENDAR

OPERATION AND MAINTENANCE BULLETIN NO. 2

To: Principals, Maintenance Supervisor, Custodial, Grounds and Maintenance Personnel

From: Robert E. Morris, Assistant Superintendent of Schools

Re: CUSTODIAN AND MAINTENANCE CALENDAR - July 1, 1969 - June 30, 1970

The following are the days when custodial and maintenance personnel need not report to work except for:

1. Keeping heat in buildings to protect from freezing.
2. Removal of snow.
3. Emergency reasons.

<u>1969</u>			
July	4	Friday	Independence Day
September	1	Monday	Labor Day
November	26	Wednesday	*Early Dismissal
	27	Thursday	Thanksgiving Day
	28	Friday	Closed
December	23	Tuesday	*Early Dismissal
	24	Wednesday	Closed
	25	Thursday	Christmas Day
	31	Wednesday	*Early Dismissal
<u>1970</u>			
January	1	Thursday	New Year's Day
	2	Friday	Closed
February	27	Friday	Closed
March	27	Friday	Good Friday
May	29	Friday	Closed (Observance of Memorial Day)
June	26	Friday	Bloomfield School Service Association Picnic

* 7:30 - 4:30 shift - close at 2:30 P.M.
 10:00 - 7:00 " " " 5:00 P.M.
 2:00 - 11:00 " " " 9:00 P.M.

Meetings of the Bloomfield School Service Association will be held at 2:30 P.M. on Friday, November 7, 1969 and Friday, April 24, 1970.

EFFECTIVE DATE: This bulletin is cancelled June 30, 1970.

7-REVISED DAILY WORK SCHEDULES AND OVERTIME POLICY

March 20, 1968

OPERATION AND MAINTENANCE BULLETIN NO. 3

To: Building Principals
Head Custodians
Maintenance Supervisor
Head Groundsman

From: Robert E. Morris, Assistant Superintendent of Schools

Re: REVISED DAILY WORK SCHEDULES AND OVERTIME POLICY

DAILY WORK SCHEDULES

In order to comply with recently amended provisions of the Fair Labor Standards Act, the following daily work schedules will become effective April 1, 1968. These schedules are based on a straight forty (40) hour work week for the twelve months of the year.

BUILDING CUSTODIANS

The regular work day for all full time building personnel will be:

- (a) First shift: 7:30 A.M. to 4:30 P.M. (1 hour lunch)
- (b) Late shift in elementary schools open until 7:00 P.M.
10:00 A.M. to 7:00 P.M. (1 hour lunch)
- (c) Second shift in secondary schools:
2:00 P.M. to 11:00 P.M. (1 hour dinner)

MAINTENANCE DEPARTMENT and GROUNDS CREW

- (a) First shift: 8:00 A.M. to 4:30 P.M. (1/2 hour lunch)
- (b) Late shift: 10:00 A.M. to 7:00 P.M. (1 hour lunch)

OVERTIME POLICY

1. When regular school programs or building rentals are scheduled during the above specified hours on weekdays, no custodial overtime will normally be authorized. It is intended that late shift men (until 7:00 P.M.) and second shift men (until 11:00 P.M.) will provide basic service for most such school or rental groups.

1-REVISIT DAILY WORK SCHEDULES AND OVERTIME POLICY (Cont'd.)

2. Card parties, dance recitals and other special events attended by several hundred persons may need special services requiring an additional man on duty. Please obtain prior authorization from the Board Office to assign a man on overtime, as the renting organization will be charged extra for his time.
3. All absences of full time or part time personnel are to be reported to the Board Office promptly by telephone so that substitute service may be arranged early.
4. Report all overtime worked while burglar alarm systems are being repaired to the Board Office on the next regular work day.
5. Please use ball point pen, no pencil, to complete overtime report sheets.
6. Overtime assignments are to be divided equally among all custodians assigned to a building.

OVERTIME COMPENSATION

1. Beginning February 1, 1968, one and one-half times the regular hourly rate will be paid for all hours over 42 actually worked in a work week.
2. Beginning February 1, 1969, the rate will be based on 40 hours actually worked in a work week.
3. For overtime purposes, the work week begins Sunday and ends Saturday.

Operation and Maintenance Bulletin No. 3 dated March 1, 1966 is cancelled.

3-66
March 1, 1966

S-VACATION POLICY

OPERATION AND MAINTENANCE BULLETIN NO. 4

To: Distribution
From: George L. Sutton, Administrative Assistant
Re: VACATION POLICY

1. INFORMATION

Effective July 1, 1966 the vacation policy for full time, twelve month employees will be as outlined below.

- A. Personnel with less than twelve months service shall be entitled to a vacation of one-half day for each month of employment.
- B. Personnel with more than one year and less than eleven years of service are entitled to two weeks vacation. (A week is five work days).
- C. For each year of service beginning with the eleventh year, through the fourteenth year, one additional day of vacation shall be added.
- D. After fifteen years of service the entitlement shall be three weeks vacation.
- E. After twenty years service, four weeks vacation shall be granted.

2. TIMING OF VACATIONS

- A. Building and ground vacations will be taken during the time from the close of school in June through the months of July and August.
- B. Building head custodians will plan their vacations so as to be on duty during the last week of August. Exceptions to this rule should be requested through the Board office.
- C. Maintenance department personnel vacations may be scheduled during any month, subject to the Maintenance Supervisor's approval.

3-66

Bulletin No. 4

3. NON-ACCRUAL

A. All vacation time is to be used each year and shall not be accrued.

B. Vacations will not be accumulated for vacation purposes.

4. VACATION SCHEDULES

Vacation schedules will be submitted to the Board Office by Principals and supervisors on or before June 1. Please use 8 $\frac{1}{2}$ x 11 paper.

5. EFFECTIVE DATE

This bulletin is effective until further notice

9-SALARY GUIDE AS ADOPTED BY THE
BOARD OF EDUCATION OF THE TOWN OF BLOOMFIELD, NEW JERSEY

MARCH 19, 1969

RESOLVED, that the following schedule shall be and hereby is adopted as a guide for the salaries of employees of the Board of Education, effective as to the custodial staff, only upon the recommendation of the Secretary and Assistant Superintendent of Schools in Charge of Business Affairs, when said recommendations have been approved by the Board. The following guide shall not under any circumstances be considered as mandatory or binding upon the Board of Education or as entitling any employee to any salary therein mentioned unless and until the same has been specifically fixed by the Board of Education upon recommendation as aforesaid.

SALARY GUIDE FOR CUSTODIANS
Effective July 1, 1969

<u>Step</u>	<u>Class I</u>	<u>Class II</u>	<u>Class III</u>	<u>Class IV</u>	<u>Step</u>
1	\$6683	\$6234	\$5841	\$4627	1
2	6851	6402	6009	4795	2
3	7019	6570	6177	4963	3
4	7187	6738	6345	5131	4
5	7355	6906	6513	5299	5
6	7523	7074	6681	5467	6
7	7691	7242	6849	5635	7
8	7859	7410	7017	5971*	8
9	8027	7578	7185		9
10	8195	7746	7521*		10
11	8531*	8082*			11
Yearly Increment	(168)	(168)	(168)	(168)	
* Double Increment					

Class I - Head Custodians in Junior and Senior High Schools.

Class II - Head Custodians in Elementary Schools, Custodian in School Administration Building, Assistant Head Custodians in Junior and Senior High Schools, Head Custodian of Grounds Crew.

Class III - Assistant Custodians at all school locations.

Class IV - Full time matrons.

Assistant Head Custodians or Assistant Custodians who supervise Building Aides from 3-7 P.M. shall receive \$100 per year above their regular step.

The Assistant Head Custodian at the Senior High School shall receive \$150 per year above his regular step.

The Head Custodian at the Senior High School and Head Custodian of Grounds Crew shall receive \$200 per year above regular step.

\$225 additional after 25 years of service OR at age 60 as of June 30, 1969 (with at least ten consecutive years of service in Bloomfield).

10-SALARY GUIDE
AS ADOPTED BY THE
BOARD OF EDUCATION OF THE TOWN OF BLOOMFIELD, NEW JERSEY

MARCH 19, 1969

RESOLVED, that the following schedule shall be and hereby is adopted as a guide for the salaries of employees of the Board of Education, effective as to the maintenance staff, only upon the recommendation of the Secretary and Assistant Superintendent of Schools in Charge of Business Affairs, when said recommendations have been approved by the Board. The following guide shall not under any circumstances be considered as mandatory or binding upon the Board of Education or as entitling any employee to any salary therein mentioned unless and until the same has been specifically fixed by the Board of Education upon recommendation as aforesaid.

SALARY GUIDE FOR MAINTENANCE PERSONNEL
Effective July 1, 1969

Step	Main. Foreman	Carpenters, Electricians and Mason	Painter	General Mechanic I	General Mechanic II	Maintenance Custodian	Step
1	\$7301	\$6806	\$6456	\$6132	\$5953	\$5841	1
2	7526	7031	6681	6357	6150	6009	2
3	7751	7256	6906	6582	6347	6177	3
4	7976	7481	7131	6807	6544	6345	4
5	8201	7706	7356	7032	6741	6513	5
6	8426	7931	7581	7257	6938	6681	6
7	8651	8156	7806	7482	7135	6849	7
8	8876	8381	8031	7707	7332	7017	8
9	9101	8606	8256	7932	7529	7185	9
10	9551*	9056*	8706*	8382*	7923*	7521*	10
Yearly Increment	(225)	(225)	(225)	(225)	(197)	(168)	

* Double Increment

\$225 additional after 25 years of service OR at age 60 as of June 30, 1969 (with at least ten consecutive years of service in Bloomfield).

11-RULES GOVERNING EMPLOYEES' ABSENCES
(Effective July 1, 1963)

All prior rules governing employees' absences are hereby rescinded.

I. Allowance for Personal Illness

1. An employee having less than 10 years continuous service shall be allowed sick leave with full pay at the rate of one day per month employed in any school year.
2. An employee having more than ten years continuous service shall be allowed sick leave with full pay at the rate of two days per month employed in any school year.
3. In case of sick leave claimed, the Board may require a physician's certificate to be filed with the Secretary of the Board of Education.
4. Sick leave is hereby defined to mean the absence from his or her post of duty, of the employee because of personal disability due to illness or injury, or because he or she has been excluded from school by the school district's medical authorities on account of a contagious disease or of being quarantined for such a disease in his or her immediate household.
5. If any employee requires in any school year less than the above specified number of days of sick leave with full pay allowed, a maximum of ten days (ten month employees) or twelve days (twelve month employees) of such leave not utilized that year shall be accumulative to be used for additional sick leave as needed in subsequent years.

II. Extended Absence for Illness

When absence, under circumstances described above, exceeds the annual leave and the accumulated leave, the Board will consider each case on its individual merits.

III. Allowance for Absence Other than Personal Illness

This policy shall cover brief absences not chargeable to sick leave or for professional reasons directly beneficial to the school system. The provisions for leave at full pay stated below shall be for one year, and no unused days shall be accumulative for use in another year:

1. Death in the Immediate Family - An allowance of up to five days leave shall be granted.

Definition: Immediate family shall include - husband, wife, mother, mother-in-law, father, father-in-law, child, sister, brother, grandfather, grandmother, or anyone making his or her home with the family or anyone who actually stands in the position of a member of the immediate family to the employee.

2. Serious Illness in the Immediate Family - An allowance of up to three days leave shall be granted. (Immediate family same as (1) above).
3. Death of Relative of the Second Degree - An allowance of one day's leave

11-RULES GOVERNING EMPLOYERS' ABSENCES (Cont'd.)

shall be granted.

Definition: Uncle, aunt, niece, nephew, cousin or relative by marriage.

IV. Other Emergencies of Personal Nature - An allowance of up to a total of three (3) days leave during a school year, with prior approval, by the Superintendent of Schools for the following reasons:

(The three (3) day allowance is the total leave for a, b, c, and d. It is not three days leave for each).

(a) Observance of a day of holy obligation (days on which the religious tenets of an employee's faith prohibits work).

(b) Court subpoena.

(c) Marriage of employee.

(d) Any other emergency or urgent reason not included in (a) to (c) above, if approved by the Superintendent of Schools or the Board of Education.

V. An allowance of a total of one (1) day leave during a school year, with prior approval, for the following:

(The one (1) day allowance is the total leave for a, b, c, d, e, f, and g. It is not one day for each).

(a) Moving.

(b) House closing.

(c) Graduation of son, daughter, or spouse from college.

(d) To receive a degree.

(e) To take a special professional examination.

(f) To enter a son or daughter into his or her first year of college, provided a formal request is made to the Superintendent at least one week prior to the day requested.

(g) Any other emergency or urgent reason not included in (a) to (f) above, if approved by the Superintendent of Schools or the Board of Education.

For the protection of the employee and for proper payroll accounting and audit, every absence for a half day or more must be accounted for on the regular Board of Education Employee's Absence Report.

Adopted by the Board of Education
March 20, 1963 - Revised September
9, 1966.

12-MATERNITY--PATERNITY LEAVE POLICIES

MATERNITY LEAVE POLICY

On April 17, 1961, the Board of Education amended the maternity leave policy to read as follows:

"Respecting maternity leaves, the Board of Education shall require a leave without pay beginning with three (3) month's pregnancy and continuing for a period of not less than one (1) year, and such additional time as the Board of Education deems necessary. A teacher's leave of absence should extend until the beginning of school in September or to the beginning of the second semester at the end of January, so that classes will not be interrupted. At the end of the third month of pregnancy, an exception may be made by special permission of the Superintendent of Schools."

PATERNITY LEAVE POLICY

Although it has never appeared in our written policy, it has been a practice for many years to allow the father of a new born child to be absent from duty, if necessary, without the loss of salary for a period of one (1) work day. This is in addition to any other leaves provided in the leave policy.

13-HEALTH-CARE INSURANCE PROGRAMS

- A. The Board of Education will pay the premium for each employee and his dependents (full family coverage) who enrolls in the following health-care insurance programs while under contract with the Board:
1. Hospital Service Plan of New Jersey (Blue Cross).
 2. Medical Surgical Plan of New Jersey (Blue Shield).
 3. Rider "J" (Extended benefits under Blue Cross and Blue Shield).
 4. Major Medical Insurance - Prudential Insurance Company of America.
- B. Provisions of the health-care insurance programs shall be detailed in master policies and in individual contracts issued to employees who enroll.